

FILED

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

DEC 14 2016

CLERK, U.S. BANKRUPTCY COURT
WEST DIST. OF PENNSYLVANIA

In re: : Case No.: 16-20765-GLT
: Chapter: 13
Louis S. Rood :
Kara K. Prentice :
Debtor(s). : Date: 12/14/2016
Time: 09:00

PROCEEDING MEMO

MATTER: #24 - Confirmation of Chapter 13 Plan Dated 4-4-16 (NFC)

APPEARANCES:

Debtor: Paul W. McElrath
Trustee: Jana Pail

NOTES:

Pail - Eight months have elapsed. Plan payment is \$2,475. Payments are current. Debtors are making direct payments. Ms. Prentice has submitted her business questionnaire and monthly operating reports. PNC filed Claim No. 7 which is not provided for in the plan. Plan payment would need to increase to fund that claim (related to a 2008 Suzuki). Would need \$2,786/more.

McElrath - The 2008 Suzuki was surrendered in the prior bankruptcy case. Claim is listed on schedule F. The Debtors remain in possession of the 2006 Suzuki.

Pail - Suggests continuance back to conciliation to establish an accurate calculation. Plan is likely confirmable at the payment proposed by the Debtors. Still a concern that the calculation is accurate, though, because it is a 0% plan so funding is likely tight.

McElrath - No objection to a conciliation conference.

OUTCOME:

1. Matter continued to a conciliation conference on January 19, 2017 at 1:30 p.m. (Text Order to issue).

DATED: 12/14/2016